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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued are identification (for nple, your driver's ase or passport).	Arlitra First name  Yvonne Middle name	First name  Middle name
	iden	g your picture tification to your ting with the trustee.	Jordan  Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ade your married or den names.	Arlitra Jordan-Flowers	
3.	you num Indi	y the last 4 digits of r Social Security liber or federal vidual Taxpayer tification number	xxx-xx-4815	

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Case number (if known)

Debtor 1 Arlitra Yvonne Jordan

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 100 N. Mason #103 Bensenville, IL 60106 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code **DuPage** County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. 313 Iroquois Rd Hillside, IL 60162 Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district.

I have another reason.

Explain. (See 28 U.S.C. § 1408.)

other district.

I have another reason.

Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Arlitra Yvonne Jordan

Case number (if known)

aı	t 2: Tell the Court About	ou. Duine	. upto, o	usc		
	The chapter of the Bankruptcy Code you are				ach, see <i>Notice Required by</i> ge 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.
	choosing to file under	■ Chapt	ter 7			
		☐ Chapt	ter 11			
		☐ Chapt	ter 12			
		☐ Chapt	ter 13			
	How you will pay the fee	abo	out how y er. If you	ou may pay. Typicall	y, if you are paying the fee yo	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with
				y the fee in installmee in Installmee in Installments (O		on, sign and attach the Application for Individuals to Pay
						n only if you are filing for Chapter 7. By law, a judge may,
		app	olies to yo	our family size and yo	ou are unable to pay the fee in	our income is less than 150% of the official poverty line that in installments). If you choose this option, you must fill out cial Form 103B) and file it with your petition.
•	Have you filed for bankruptcy within the last 8 years?	■ No.				
	•		District		When	Case number
			District		When	Case number
			District		When	Case number
0.	Are any bankruptcy	■ No				
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.				
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
1.	Do you rent your residence?	□ No.	Go to	line 12.		
	residence :	■ Yes.	Has y	our landlord obtained	d an eviction judgment agains	st you?
				No. Go to line 12.		
						Judgment Against You (Form 101A) and file it with this

Document Page 4 of 55 Case number (if known) Debtor 1 Arlitra Yvonne Jordan Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. ■ No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs

immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs

urgent repairs?

needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Arlitra Yvonne Jordan

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

## ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

## About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit	
counseling because of:	

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

## ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 55 Case number (if known) Debtor 1 Arlitra Yvonne Jordan Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do vou □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion ■ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion ■ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Arlitra Yvonne Jordan Signature of Debtor 2 Arlitra Yvonne Jordan Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on

February 9, 2018

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Debtor 1 Arlitra Yvonne Jordan Page 7 of 55

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Joseph Wrobel	Date	February 9, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Joseph Wrobel 3078256		
Printed name		
Joseph Wrobel, Ltd.		
Firm name		
#206		
1954 First Street		
Highland Park, IL 60035		
Number, Street, City, State & ZIP Code		
		josephwrobel@chicagobankruptcy.c
Contact phone 312.781.0996	Email address	om
3078256 IL		
Bar number & State		<del></del>

		Docum	CHE LAUC O OLJJ	
Fill in this infor	mation to identify your	case:		
Debtor 1	Arlitra Yvonne Jo	ordan		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	26,004.45
	1c. Copy line 63, Total of all property on Schedule A/B	\$	26,004.45
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	24,680.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	53,613.51
	Your total liabilities	\$	78,293.51
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,546.45
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,478.58
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
	■ Yes		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 Arlitra Yvonne Jordan

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	0.574.50
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$ 3,574.50

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	34,845.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	34,845.00

Case 18-03643 Doc 1 Filed 02/09/18 Entered 02/09/18 15:18:33 Desc Main Page 10 of 55 Document Fill in this information to identify your case and this filing: Debtor 1 Arlitra Yvonne Jordan Middle Name Last Name First Name Debtor 2 Middle Name First Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Nissan Who has an interest in the property? Check one Make: 3 1 the amount of any secured claims on Schedule D: **Pathfinder** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2014 Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? Debtor 1 and Debtor 2 only portion you own? Other information: ☐ At least one of the debtors and another in possession of debtor \$19,000.00 \$19,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for

\$19,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

D	ebtor 1	Arlitra Yvonne Jordan	Document	Page 11 of 55	Case number (if known)	
	■ Yes.	Describe				
		Misc used h	ousehold goods & furnis	 hinas		\$750.00
_						<u>-</u>
7.	■ No	les: Televisions and radios; audio, including cell phones, camera		pment; computers, print	ters, scanners; music c	ollections; electronic devices
	☐ Yes.	Describe				
8.		bles of value les: Antiques and figurines; paintir other collections, memorabilia		oks, pictures, or other a	art objects; stamp, coin	or baseball card collections;
	☐ Yes.	Describe				
9.		nent for sports and hobbies les: Sports, photographic, exercise musical instruments	e, and other hobby equipment;	bicycles, pool tables, g	olf clubs, skis; canoes	and kayaks; carpentry tools;
	☐ Yes.	Describe				
10	■ No	ms ples: Pistols, rifles, shotguns, amn Describe	nunition, and related equipmer	ıt		
11	□ No	es ples: Everyday clothes, furs, leath Describe	er coats, designer wear, shoes	s, accessories		
		Used clothin	ng fully depreciated			\$200.00
12	■ No	ry ples: Everyday jewelry, costume je Describe	ewelry, engagement rings, wed	dding rings, heirloom jev	velry, watches, gems, ç	gold, silver
13		ırm animals				
	Exam <sub>i</sub> ■ No	ples: Dogs, cats, birds, horses  Describe				
14		ther personal and household ite	ms you did not already list	including any health a	ids vou did not list	
	■ No	Give specific information	mis you are not allocally list,	notating any neutra	ido you did not not	
15		the dollar value of all of your en art 3. Write that number here			ou have attached	\$950.00
Pá	art 4: De	escribe Your Financial Assets				
D	o you ov	wn or have any legal or equitabl	e interest in any of the follow	ving?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16	□ No	ples: Money you have in your wall			hen you file your petiti	on
Off		m 106A/B	Schedule A/B:			page 2

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Debtor 1 Arlitra Yvonne Jordan

Case number (if known) **Personal** \$25.00 funds 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... \$103.45 JP Morgan Chase Bank - 4986 Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... % of ownership: Name of entity: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

Calin Candea - Lessor

□ No

Institution name or individual: ■ Yes. .....

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No

☐ Yes.....

Issuer name and description.

Rental deposit

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 $\hfill \square$  Yes. Give specific information about them...

\$1,100.00

Case 18-03643 Doc 1 Filed 02/09/18 Entered 02/09/18 15:18:33 Desc Main Document Page 13 of 55 Case number (if known) Debtor 1 Arlitra Yvonne Jordan 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 2017 **Federal** \$4,826.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information..

art 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

for Part 4. Write that number here.....

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached

\$6,054.45

Case 18-03643 Doc 1 Filed 02/09/18 Entered 02/09/18 15:18:33 Desc Main Document Page 14 of 55 Case number (if known) Debtor 1 Arlitra Yvonne Jordan 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$19,000.00 57. Part 3: Total personal and household items, line 15 \$950.00 Part 4: Total financial assets, line 36 58. \$6,054.45 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 60. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$26,004.45 Copy personal property total \$26,004.45

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$26,004.45

Page 15 of 55 Document Fill in this information to identify your case: Debtor 1 Arlitra Yvonne Jordan Middle Name Last Name First Name Debtor 2 Middle Name Last Name (Spouse if, filing) First Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property	You Claim	as Exempt
---------	--------------	----------	-----------	-----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	unt of the exemption you claim	Specific laws that allow exemption
· · •	Copy the value from Schedule A/B	Chec	k only one box for each exemption.	
2014 Nissan Pathfinder in possession of debtor	\$19,000.00	•	\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Used clothing fully depreciated Line from Schedule A/B: 11.1	\$200.00	•	\$200.00	735 ILCS 5/12-1001(a)
Line Irom Schedule PVD. 11.1			100% of fair market value, up to any applicable statutory limit	
Personal funds Line from Schedule A/B: 16.1	\$25.00		\$25.00	735 ILCS 5/12-1001(b)
Line IIom Schedule A/B. 10.1			100% of fair market value, up to any applicable statutory limit	
Checking: JP Morgan Chase Bank - 4986	\$103.45		\$103.45	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
Rental deposit: Calin Candea -	\$1,100.00	•	\$1,100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 22.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

Brief description of the pro		Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Federal: 2017 Line from Schedule A/B:	20 1	\$4,826.00		\$3,581.00	735 ILCS 5/12-1001(g)(1)
Line Irom Scriedule A/B.	20.1			100% of fair market value, up to any applicable statutory limit	
Federal: 2017 Line from Schedule A/B:	20 1	\$4,826.00		\$1,245.00	735 ILCS 5/12-1001(b)
Line nom Schedule A/B.	20.1			100% of fair market value, up to any applicable statutory limit	
Are you claiming a hom (Subject to adjustment or No	•			led on or after the date of adjustme	nt.)
☐ Yes. Did you acquire	e the property cover	ed by the exemption wi	thin 1	215 days before you filed this case	?
□ No					
☐ Yes					

Case 18-03643 Doc 1 Filed 02/09/18 Entered 02/09/18 15:18:33 Desc Main Page 17 of 55 Document Fill in this information to identify your case: Debtor 1 Arlitra Yvonne Jordan Middle Name Last Name First Name Debtor 2 Middle Name First Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column A Column B Column C 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As Amount of claim Value of collateral Unsecured much as possible, list the claims in alphabetical order according to the creditor's name Do not deduct the that supports this portion If any value of collateral. \$24,680.00 \$19,000.00 \$5,680.00 Capital One Auto Finance Describe the property that secures the claim: Creditor's Name 2014 Nissan Pathfinder

	in possession of debtor	
BOX 259407	As of the date you file, the claim is: apply.	Check all that
Plano, TX 75025	☐ Contingent	
Number, Street, City, State & Zip Code	☐ Unliquidated	
	☐ Disputed	
Who owes the debt? Check one.	Nature of lien. Check all that apply.	
■ Debtor 1 only	☐ An agreement you made (such as	mortgage or secured
☐ Debtor 2 only	car loan)	
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit	
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Auto Loan
Date debt was incurred	Last 4 digits of account num	ber 1001

## Part 2: List Others to Be Notified for a Debt That You Already Listed

Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages.

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

\$24,680.00

\$24,680.00

Write that number here:

Page 18 of 55 Document Fill in this information to identify your case: Debtor 1 Arlitra Yvonne Jordan Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. List All of Your NONPRIORITY Unsecured Claims Part 2: 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 **Associated Pathology Consultants** Last 4 digits of account number 9900 \$539.65 Nonpriority Creditor's Name When was the debt incurred? Elmhurst SC PO Box 120153 **Grand Rapids, MI 49528-0103** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Medical Bill

Document Page 19 of 55 Debtor 1 Arlitra Yvonne Jordan Case number (if know) 4.2 **Capital One** Last 4 digits of account number 3882 \$649.00 Nonpriority Creditor's Name PO Box 30281 When was the debt incurred? Salt Lake City, UT 84130-0281 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit card purchases ☐ Yes 4.3 Capital One Last 4 digits of account number 9188 \$2,274.00 Nonpriority Creditor's Name PO Box 30281 When was the debt incurred? Salt Lake City, UT 84130-0281 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts  $\Pi$  Yes Credit card purchases Other. Specify 4.4 **Capital One** Last 4 digits of account number 6062 \$834.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 30281 Salt Lake City, UT 84130-0281 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent

Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes

Document Page 20 of 55 Debtor 1 Arlitra Yvonne Jordan Case number (if know) 4.5 Comenity Bank/Carson's Last 4 digits of account number 9524 \$1,102.00 Nonpriority Creditor's Name PO Box 182789 When was the debt incurred? Columbus, OH 43218-2789 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit card purchases ☐ Yes 4.6 Comenity Bank/Victorias Secret Last 4 digits of account number 3998 \$1,482.00 Nonpriority Creditor's Name PO Box 182789 When was the debt incurred? Columbus, OH 43218-2789 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts  $\Pi$  Yes Credit card purchases Other. Specify 4.7 **Credit One Bank** Last 4 digits of account number \$659.00 Nonpriority Creditor's Name PO Box 98873 When was the debt incurred? Las Vegas, NV 89193 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes

Document Page 21 of 55 Debtor 1 Arlitra Yvonne Jordan Case number (if know) 4.8 Credit One c/o Midland Last 4 digits of account number 0209 \$836.57 Nonpriority Creditor's Name **Atlantic Credit & Finance** When was the debt incurred? **POB 2001** Warren, MI 48090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes 4.9 **DuPage Medical Group** \$653.00 Last 4 digits of account number 4842 Nonpriority Creditor's Name **15921 Collections Center Drive** When was the debt incurred? Chicago, IL 60693 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Medical bill ☐ Yes 4.1 **DuPage Neonatology** 9837 \$792.00 Last 4 digits of account number 0 Nonpriority Creditor's Name PO Box 487 When was the debt incurred? Hinsdale, IL 60522 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

Official Form 106 E/F

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

■ Other. Specify Medical bill

 $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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4.1 1	Elmhurst	Last 4 digits of account number 0800	\$68.00
<u>.                                      </u>	Nonpriority Creditor's Name C/O OAC Collections 908 8th Ave.	When was the debt incurred?	
	Baraboo, WI 53913  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	• , , , , , , , , , , , , , , , , , , ,	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	$\square$ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical bill	
4.1 2	Elmhurst Hospital	Last 4 digits of account number 6671	\$936.29
_	Nonpriority Creditor's Name		
	C/O Merchants Credit Guide 223 West Jackson Blvd. #700 Chicago, IL 60606	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical bill	
		Ciner. Specify Modified Sim	
4.1 3	Elmhurst Hospital	Last 4 digits of account number 6271	\$2,923.00
	Nonpriority Creditor's Name 27535 Network Place Chicago, IL 60673	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other Specify Medical bill	
	_ :••	— Outer, openity	

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Document Page 23 of 55 Debtor 1 Arlitra Yvonne Jordan Case number (if know) 4.1 **Elmhurst Hospital** 3687 \$1,176.00 Last 4 digits of account number 4 Nonpriority Creditor's Name 27535 Network Place When was the debt incurred? Chicago, IL 60673 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical bill ☐ Yes 4.1 **Elmhurst Hospital** 3150 \$25.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 27535 Network Place When was the debt incurred? Chicago, IL 60673 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical bill ☐ Yes 4.1 Elmhurst Radiologists 3621 \$102.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 44000 Garfield Road When was the debt incurred? Clinton Township, MI 48038 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

Official Form 106 E/F

debt

■ No ☐ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify

 $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

Medical bill

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Navient	Last 4 digits of account number 2009	\$34,845.00
Nonpriority Creditor's Name PO Box 9635	When was the debt incurred?	
Wilkes Barre, PA 18773	Then was the dest mounted:	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt s the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	☐ Other. Specify	
	Student Loan	
Pediatrix Medical Group	Last 4 digits of account number 5262	\$244.00
Nonpriority Creditor's Name PO Box 120153	When was the debt incurred?	
Grand Rapids, MI 49528	When was the debt incurred:	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
lebt s the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Medical bill	
Rogers & Hollands	Last 4 digits of account number 5732	\$1,558.00
Nonpriority Creditor's Name		<b>,</b> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
C/O Dimand Law Offices 125 E. Lake St Ste 206	When was the debt incurred?	
Bloomingdale, IL 60108		
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
<u> </u>	П	
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Student loans	
•	☐ Obligations arising out of a separation agreement or divorce that you did not	
☐ Check if this claim is for a community debt Is the claim subject to offset?		
debt	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	

Document Page 25 of 55 Debtor 1 Arlitra Yvonne Jordan Case number (if know) 4.2 T Mobile 6875 \$1,415.00 Last 4 digits of account number 0 Nonpriority Creditor's Name C/O Diversified Consultants Inc When was the debt incurred? 10550 Deerwood Park Blvd. Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Cellular Telephone service ☐ Yes 4.2 Village of Bellwood 0209 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Municipal Collection Services When was the debt incurred? **POB 327** Palos Heights, IL 60463 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Red Light ticket ☐ Yes 4.2 Village of Bensenville 8200 \$100.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Municipal Collection Services When was the debt incurred? P.O. Box 327 Palos Heights, IL 60463 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

Official Form 106 E/F

debt

■ No

☐ Yes

■ Other. Specify Red Light ticket

report as priority claims

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Case number (if know)

Debtor 1 Arlitra Yvonne Jordan

4.2

Village of Villa Park	Last 4 digits of account number 8241	\$200.00
Nonpriority Creditor's Name		
P.O. Box 577	When was the debt incurred?	
Bedford Park, IL 60499	_	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other, Specify Red Light ticket	

### Part 3: List Others to Be Notified About a Debt That You Already Listed

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.		otal Claim
T.4.1	OI.	Student loans	OI.	\$	34,845.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount	6i.	\$	18,768.51
		here.			·
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	53,613.51
					•

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Document Page 27 of 55 Fill in this information to identify your case: Debtor 1 Arlitra Yvonne Jordan Middle Name First Name Last Name Debtor 2 Middle Name Last Name (Spouse if, filing) First Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	
	•				

		Docume	ent Page 28 d	of 55
Fill in this	information to identify your	case:		
Debtor 1	Arlitra Yvonne J	ordan		
200101	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filir	ng) First Name	Middle Name	Last Name	
United Star	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numb	ber			
(if known)				☐ Check if this is an
				amended filing
	l Form 106H lule H: Your Cod	lebtors		12/15
people are ill it out, a	filing together, both are equ	ually responsible for supper boxes on the left. Attach	olying correct informat the Additional Page t	ns complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Page to this page. On the top of any Additional Pages, write
1. Do :	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.
■ No				
☐ Yes	•			
	,			
				ry? (Community property states and territories include
Anzon	a, California, Idaho, Louisiana	i, Nevada, New Mexico, Pu	eno Rico, Texas, wash	ington, and wisconsin.)
■ No.	Go to line 3.			
☐ Yes	s. Did your spouse, former spo	ouse, or legal equivalent live	with you at the time?	
			•	
in line Form	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Offic 06G). Use Schedule D, Schedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and 2	7ID Codo		Column 2: The creditor to whom you owe the deb
•	valle, Nulliber, Street, City, State and 2	LIF Code		Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Number Street			_
	City	State	ZIP Code	
				Dockstal D. Free
3.2	Name			Schedule D, line
,				☐ Schedule E/F, line ☐ Schedule G, line
_				— Scriedule G, line
	Number Street City	State	ZIP Code	
'	Ony	Jiaio	Zii. Code	

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	in this information to identify your ca											
Dei	otor 1 Arlitra Yvon	ne Jordan										
	otor 2											
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	T OF ILLI	NOIS		_						
	se number 		-				□ Ar		d filing		ition chapter late:	
0	fficial Form 106I						11/1	M / DD/ Y	·			
	chedule I: Your Inco	ome					IVII	וא /טט / וא	111		12/1	5
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not filing wi	ng jointly, th you, do	and your so not inclu	spouse i de infori	s livi natio	ing with yon about	you, inclu your spo	ude inform ouse. If mo	ation ab	oout your e is needed,	1
1.	Fill in your employment information.		Debtor	1				Debtor 2	or non-fili	ing spou	use	
	If you have more than one job,		■ Emp	loyed				☐ Emplo	oyed			
	attach a separate page with information about additional	Employment status	□ Not e	employed				☐ Not e	mployed			
	employers.	Occupation	Directo	or								
	Include part-time, seasonal, or self-employed work.	Employer's name	Eden (	Childcare								
	Occupation may include student or homemaker, if it applies.	Employer's address	_	/. Lake St e Park, IL								
		How long employed the	here?	9 years								
Pai	t 2: Give Details About Mor	nthly Income										
spoi	mate monthly income as of the dause unless you are separated.  u or your non-filing spouse have mo		•	J	•	•	•			·	· ·	
	e space, attach a separate sheet to		onibine the	illioilliatio	ilioi ali e	inpic	yers for t	nat perso	ii on the iii	es belov	v. ii you need	
							For Deb	tor 1	For Deb		se	
2.	List monthly gross wages, salad deductions). If not paid monthly, or	•		,	2.	\$	3,0	683.33	\$	N	I/A	
3.	Estimate and list monthly overti	ime pay.			3.	+\$		0.00	+\$	N	1/A	

3,683.33

N/A

Calculate gross Income. Add line 2 + line 3.

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Debto	or 1	Arlitra Yvonne Jordan	-		Case	number (if kno	wn)				
						r Debtor 1			ebtor filing s	2 or pouse	
	Cop	by line 4 here	4.		\$_	3,683.	33	\$		N/A	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58	a.	\$_	536.	88	\$		N/A	_
	5b.	Mandatory contributions for retirement plans	5l		\$_		00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50		\$_		00	\$		N/A	_
	5d.	Required repayments of retirement fund loans Insurance		d.	\$_ \$		00	\$		N/A	_
	5e. 5f.	Domestic support obligations	56 5f		\$ \$		00 00	\$		N/A N/A	_
	5g.	Union dues	59		\$ -		00	\$		N/A	_
	5h.	Other deductions. Specify:		h.+	\$		_	+ \$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	536.	88	\$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	3,146.	45	\$		N/A	_
	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	a	\$	0	00	\$		N/A	
	8b.	Interest and dividends	81		<b>\$</b> -		00	\$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	C.	\$	400.		\$		N/A	-
	8d.	Unemployment compensation	80		\$		00	\$		N/A	_
	8e.	Social Security	86	e.	\$		00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$_		00	\$		N/A	_
	8g. 8h.	Pension or retirement income Other monthly income. Specify:	80	g. h.+	\$_ \$		00 00	, <u>\$</u>		N/A N/A	_
	OII.	Other monthly income. Specify:	_ 01	II.Ŧ	Ψ_	U.	00	ΤΦ		IN/A	- <del>-</del>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [	\$	400.	00	\$		N/A	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		3,546.45	+ \$		N/A	= \$	3,546.45
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.									·
	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	dep						chedule 11.		0.00
		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$	3,546.45
13.	Do :	you expect an increase or decrease within the year after you file this form	?						ı	Combine month!	ned y income
		No.									

Official Form 106I Schedule I: Your Income page 2

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Fill	in this informa	tion to identify yo	our case:					
Deb	tor 1	Arlitra Yvonr	ne Jorda	n			if this is:	
Deb	tor 2					_	ū	ving postpetition chapter
	ouse, if filing)							the following date:
Unit	ed States Bankr	uptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS	N	MM / DD / YYYY	
	e number nown)							
Of	fficial Fo	rm 106J						
Sc	chedule	J: Your I	Exper	ses				12/15
Be a	as complete a ormation. If m nber (if know	and accurate as ore space is ne n). Answer ever	possible eded, atta y questio	. If two married people ar ch another sheet to this				
Par	t 1: Descr Is this a joir	ibe Your House	hold					
1.								
	■ No. Go to			ata hawashaldO				
			n a separ	ate household?				
		-		al Farm 400 L 0 - Francisco	for Compute House	hald of Dabta	0	
	⊔ Y	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	Tor Separate House	noia of Debto	Or Z.	
2.	Do you have	e dependents?	☐ No					
	Do not list Do Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents				Daughter		4 months	■ Yes □ No
					Son		10	■ Yes
								□ No
								☐ Yes
								□ No
3.	Do vour ext	enses include	_					☐ Yes
0.		f people other the	nan	No				
	yourself and	d your depender	nts? ⊔	Yes				
Par	t 2: Estim	ate Your Ongoiı	ng Month	y Expenses				
Est	imate your ex	penses as of yo	our bankr	uptcy filing date unless y y is filed. If this is a supp				
Incl	ude expense	s paid for with r	non-cash	government assistance i	f you know			
the	value of sucl	n assistance and		cluded it on Schedule I: Y			Your expe	aneae
(On	ficial Form 10	ы.)					Tour exp	
4.		or home owners		ses for your residence. In	nclude first mortgage	4. \$		1,100.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
		rty, homeowner's	s, or renter	's insurance		4b. \$		0.00
	•	•		ıpkeep expenses		4c. \$		0.00
		owner's associat				4d. \$		0.00
5.	Additional r	nortgage payme	ents for yo	our residence, such as ho	me equity loans	5. \$		0.00

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ebtor 1 Arl	itra Yvonne Jordan	Case num	nber (if known)	
Utilities:				
6a. Ele	ctricity, heat, natural gas	6a.	\$	80.00
6b. Wa	ter, sewer, garbage collection	6b.	\$	0.00
6c. Tele	ephone, cell phone, Internet, satellite, and cable services	6c.	\$	60.00
6d. Oth	er. Specify:	6d.	\$	0.00
	I housekeeping supplies	7.	·	750.00
	and children's education costs	8.		0.00
	laundry, and dry cleaning	9.		175.00
•	care products and services	10.		
			· <del></del>	70.00
	and dental expenses	11.	\$	50.00
-	tation. Include gas, maintenance, bus or train fare.	12.	\$	250.00
	clude car payments.	13.	·	
	ment, clubs, recreation, newspapers, magazines, and books			0.00
	e contributions and religious donations	14.	\$	0.00
Insurance				
	clude insurance deducted from your pay or included in lines 4 or 20.		<b>c</b>	
	insurance	15a.		0.00
	alth insurance	15b.		0.00
15c. Veh	nicle insurance	15c.	\$	90.00
15d. Oth	er insurance. Specify:	15d.	\$	0.00
Taxes. Do	o not include taxes deducted from your pay or included in lines 4 or 2	20.		
Specify:	• • •	16.	\$	0.00
Installme	nt or lease payments:			
17a. Car	payments for Vehicle 1	17a.	\$	573.58
	payments for Vehicle 2	17b.	\$	0.00
	per Specify:	17c.	· <u> </u>	0.00
	er. Specify:	17d.		0.00
	ments of alimony, maintenance, and support that you did not re		Ψ	0.00
	l from your pay on line 5, <i>Schedule I, Your Income</i> (Official Forn		\$	0.00
	yments you make to support others who do not live with you.	ii 100i).	\$	0.00
Specify:	yments you make to support others who do not live with you.	19.	Ψ	0.00
	Il property expenses not included in lines 4 or 5 of this form or o		our Incomo	
	rtgages on other property	20a.		0.00
	al estate taxes	20b.		0.00
	perty, homeowner's, or renter's insurance	20c.		0.00
20d. Mai	intenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Hor	meowner's association or condominium dues	20e.	\$	0.00
Other: Sp	pecify: Miscellaneous	21.	+\$	200.00
School I	unch		+\$	80.00
	your monthly expenses			
22a. Add	lines 4 through 21.		\$	3,478.58
22b. Copy	line 22 (monthly expenses for Debtor 2), if any, from Official Form	106J-2	\$	
	line 22a and 22b. The result is your monthly expenses.		\$	3,478.58
/ (dd )	224 4.13 225. The result to your monthly expenses.			3,770.30
Calculate	your monthly net income.			
23a. Cor	by line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,546.45
	by your monthly expenses from line 22c above.	23b.	· ·	3,478.58
				3, 1. 3.00
23c. Suh	otract your monthly expenses from your monthly income.			
	e result is your <i>monthly net income</i> .	23c.	\$	67.87
	•			
	xpect an increase or decrease in your expenses within the year le, do you expect to finish paying for your car loan within the year or do you ex			agea or decrease booking of
	ie, do you expect to finish paying for your car loan within the year or do you ex n to the terms of your mortgage?	rheer your mortgage	payment to mere	ease of decrease because (
_	to the terms of your mortgage:			
■ No.				
Yes.	Explain here:			

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Fill in this info	rmation to identify your	case:			
Debtor 1	Arlitra Yvonne Jo				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
ou must file th		le bankruptcy schedules	s or amended schedules	s. Making a false statem	ent, concealing property, or or imprisonment for up to 20
Sig	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an attor	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				nptcy Petition Preparer's Notice, nd Signature (Official Form 119)
•	alty of perjury, I declare re true and correct.	that I have read the sum	ımary and schedules file	ed with this declaration	and
X <u>/s/</u> Arl	litra Yvonne Jordan		x		
	Yvonne Jordan		Signature o	f Debtor 2	
Signati	ure of Debtor 1				
Date	February 9, 2018		Date		

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Deb	tor 1	Arlitra Yvonne J	ordan							
		First Name	Middle Name	Last Name						
	tor 2 use if, filing)	First Name	Middle Name	Last Name						
` '										
Unit	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT C	DF ILLINOIS						
Case (if kno	e number				-	Check if this is an amended filing				
	icial For		Affairs for Individ	duals Filing for B	ankruptcy	4/1				
infor	mation. If me		attach a separate sheet to		equally responsible for sup y additional pages, write yo					
Part	Give D	etails About Your Ma	arital Status and Where You	Lived Before						
1.	What is your	current marital statu	ıs?							
	<ul><li>■ Married</li><li>□ Not married</li></ul>	ried								
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?						
_	□ Na									
		t all of the places you I	ived in the last 3 years. Do no	ot include where you live now	ı.					
	Yes. List	t all of the places you l	Dates Debtor 1	Debtor 2 Prior Ad		Dates Debtor 2 lived there				
	Yes. List	ior Address:	Dates Debtor 1	,	ldress:					
3.	Yes. List Debtor 1 Pri 231 S. Villa Villa Park,  Within the lass and territoric  No Yes. Ma	ior Address: a Ave IL 60181 ast 8 years, did you eves include Arizona, Ca	Dates Debtor 1 lived there From-To:  ver live with a spouse or legulifornia, Idaho, Louisiana, Newhedule H: Your Codebtors (Office of the content of the con	Debtor 2 Prior Ad  Same as Debtor  Same as Debtor  Gal equivalent in a commun  vada, New Mexico, Puerto R	ldress:	lived there  ☐ Same as Debtor 1 From-To:  y? (Community property				
3. state	Yes. List Debtor 1 Pri 231 S. Villa Villa Park,  Within the lass and territoric  No Yes. Ma  2 Explain  Did you have Fill in the tota	ior Address:  a Ave IL 60181  ast 8 years, did you eves include Arizona, Can ake sure you fill out School the Sources of You are any income from eral amount of income you	Dates Debtor 1 lived there From-To:  ver live with a spouse or legulifornia, Idaho, Louisiana, Newhedule H: Your Codebtors (Office Income	Debtor 2 Prior Adaptive Prior Adaptive Prior Adaptive Prior Adaptive Prior Adaptive Prior	ity property state or territorico, Texas, Washington and Veran or the two previous caletime activities.	lived there  ☐ Same as Debtor 1 From-To:  y? (Community property Visconsin.)				
3. state	Yes. List  Debtor 1 Pri  231 S. Villa  Villa Park,  Within the la s and territoric  No Yes. Ma  Explain  Did you have  Fill in the tota  If you are filin	ior Address:  a Ave IL 60181  ast 8 years, did you eves include Arizona, Can ake sure you fill out School the Sources of You are any income from eral amount of income you	Dates Debtor 1 lived there From-To:  ver live with a spouse or leg lifornia, Idaho, Louisiana, Ner hedule H: Your Codebtors (Of ar Income  inployment or from operating to received from all jobs and a	Debtor 2 Prior Adaptive Prior Adaptive Prior Adaptive Prior Adaptive Prior Adaptive Prior	ity property state or territorico, Texas, Washington and Veran or the two previous caletime activities.	lived there  ☐ Same as Debtor 1 From-To:  y? (Community property Visconsin.)				
3. state Part	Yes. List  Debtor 1 Pri  231 S. Villa  Villa Park,  Within the la s and territoric  No Yes. Ma  Explain  Did you have  Fill in the tota  If you are filin	ior Address:  a Ave IL 60181  ast 8 years, did you eves include Arizona, Caluke sure you fill out Scaluke sure you fill out Scaluke sure you fill out scaluke any income from erall amount of income young a joint case and you	Dates Debtor 1 lived there From-To:  ver live with a spouse or leg lifornia, Idaho, Louisiana, Ner hedule H: Your Codebtors (Of ar Income  inployment or from operating to received from all jobs and a	Debtor 2 Prior Adaptive Prior Adaptive Prior Adaptive Prior Adaptive Prior Adaptive Prior	ity property state or territorico, Texas, Washington and Veran or the two previous caletime activities.	lived there  ☐ Same as Debtor 1 From-To:  y? (Community property Visconsin.)				
3. state Part	Yes. List  Debtor 1 Pri  231 S. Villa  Villa Park,  Within the la s and territoric  No Yes. Ma  Explain  Did you have  Fill in the tota  If you are filin	ior Address:  a Ave IL 60181  ast 8 years, did you eves include Arizona, Caluke sure you fill out Scaluke sure you fill out Scaluke sure you fill out scaluke any income from erall amount of income young a joint case and you	Dates Debtor 1 lived there From-To:  ver live with a spouse or legulifornia, Idaho, Louisiana, New thedule H: Your Codebtors (Office Income  Inployment or from operating the received from all jobs and a have income that you received the received from the received	Debtor 2 Prior Adaptive Prior Adaptive Prior Adaptive Prior Adaptive Prior Adaptive Prior	ity property state or territorico, Texas, Washington and Veran or the two previous caletime activities.	lived there  ☐ Same as Debtor 1 From-To:  y? (Community property Visconsin.)				
3. state Part 4.	Yes. List  Debtor 1 Pri  231 S. Villa  Villa Park,  Within the lass and territoric  No Yes. Ma  Explain  Did you have Fill in the total If you are fillin  No Yes. Fill  The you are fillin  No The yes. Fill  The you are fillin  The you are fillin	ior Address:  a Ave IL 60181  ast 8 years, did you eves include Arizona, Caluke sure you fill out Scaluke sure you fill out Scaluke sure you fill out scaluke any income from erall amount of income young a joint case and you	Dates Debtor 1 lived there From-To:  ver live with a spouse or legulifornia, Idaho, Louisiana, New thedule H: Your Codebtors (Of the Income  Income  Income  Income  Debtor 1  Sources of income	Debtor 2 Prior Adapted Same as Debtor 2 Same as Debtor 2 Same as Debtor 3 Same as Debtor 4 Same as Debtor 5 Same as Debtor 6 Same as Debtor 6 Same as Debtor 7 Same as Debtor 7 Same as Debtor 8 Same as Debtor 8 Same as Debtor 9	dity property state or territorico, Texas, Washington and Vertime activities.  Debtor 2  Sources of income	lived there  ☐ Same as Debtor 1 From-To:  y? (Community property Visconsin.)  ndar years?  Gross income (before deductions				

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Page 35 of 55 Case number (if known) Document Debtor 1 Arlitra Yvonne Jordan

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
or last calendar year: January 1 to December 31, 20	□ Wages, commissions bonuses, tips	\$29,28 <b>0.00</b>	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business	3	☐ Operating a business	
or the calendar year before to January 1 to December 31, 20		\$27,040.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business	3	☐ Operating a business	
List each source and the gro	oint case and you have income th		•	
Yes. Fill in the details.				
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
art 3: List Certain Paymen	nts You Made Before You Filed f	or Bankruptcy		
	ebtor 2's debts primarily consul	mer debts?		
<ul><li>☐ No. Neither Debtor individual primar</li><li>☐ During the 90 da</li></ul>	rily for a personal, family, or house ays before you filed for bankruptcy			01(8) as "incurred by a
□ No. <b>Neither Debtor</b> individual primar  During the 90 da □ No. Go	rily for a personal, family, or house	ehold purpose."		01(8) as "incurred by a
□ No. Neither Debtor individual primar  During the 90 da □ No. Go t □ Yes List paid not	rily for a personal, family, or house ays before you filed for bankruptcy to line 7. below each creditor to whom you I that creditor. Do not include payr include payments to an attorney fo	chold purpose."  7, did you pay any creditor a total  paid a total of \$6,425* or more in  ments for domestic support oblig  or this bankruptcy case.	of \$6,425* or more?  n one or more payments and ations, such as child support	the total amount you and alimony. Also, do
□ No. Neither Debtor individual primar  During the 90 da □ No. Go t □ Yes List paid not	rily for a personal, family, or house ays before you filed for bankruptcy to line 7. below each creditor to whom you I that creditor. Do not include payr	chold purpose."  7, did you pay any creditor a total  paid a total of \$6,425* or more in  ments for domestic support oblig  or this bankruptcy case.	of \$6,425* or more?  n one or more payments and ations, such as child support	the total amount you and alimony. Also, do
□ No. Neither Debtor individual primar  During the 90 da □ No. Go t □ Yes List paid not t * Subject to adj  Yes. Debtor 1 or Debtor	rily for a personal, family, or house ays before you filed for bankruptcy to line 7. below each creditor to whom you I that creditor. Do not include payr include payments to an attorney fo	chold purpose."  If did you pay any creditor a total paid a total of \$6,425* or more in ments for domestic support obligor this bankruptcy case. ears after that for cases filed on insumer debts.	of \$6,425* or more?  n one or more payments and ations, such as child support or after the date of adjustmer	the total amount you and alimony. Also, do
No. Neither Debtor individual primar During the 90 da No. Go to Yes List paid not a *Subject to adj	rily for a personal, family, or house ays before you filed for bankruptcy to line 7. below each creditor to whom you that creditor. Do not include payrents to an attorney for ustment on 4/01/19 and every 3 yestor 2 or both have primarily contained.	chold purpose."  If did you pay any creditor a total paid a total of \$6,425* or more in ments for domestic support obligor this bankruptcy case. ears after that for cases filed on insumer debts.	of \$6,425* or more?  n one or more payments and ations, such as child support or after the date of adjustmer	the total amount you and alimony. Also, do
No. Neither Debtor individual primar During the 90 da No. Go to Yes List paid not it * Subject to adji  Yes. Debtor 1 or Debt During the 90 da  No. Go to Yes List included the paid to the subject to adjii.	rily for a personal, family, or house ays before you filed for bankruptcy to line 7.  below each creditor to whom you I that creditor. Do not include payr include payments to an attorney for ustment on 4/01/19 and every 3 your 2 or both have primarily collars before you filed for bankruptcy	chold purpose."  If, did you pay any creditor a total paid a total of \$6,425* or more in ments for domestic support obligor this bankruptcy case. ears after that for cases filed on insumer debts.  If, did you pay any creditor a total paid a total of \$600 or more and	of \$6,425* or more?  n one or more payments and ations, such as child support or after the date of adjustmer of \$600 or more?	the total amount you and alimony. Also, do nt.

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Debtor 1 Arlitra Yvonne Jordan Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Amount you **Insider's Name and Address** Dates of payment **Total amount** Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Reason for this payment Dates of payment **Total amount** Amount you Include creditor's name paid still owe Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? 9 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Rogers & Hollands vs. Arlitra Contract **Circuit Court of Cook** Pending Jordan-Flowers County, IL □ On appeal 17 SC005732 □ Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Value of the **Describe the Property** Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

Describe the action the creditor took

No

**Creditor Name and Address** 

☐ Yes

Amount

Date action was

taken

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Document Page 37 of 55 Debtor 1 Arlitra Yvonne Jordan Case number (if known) Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of transferred or transfer was Address payment **Email or website address** made Person Who Made the Payment, if Not You Joseph Wrobel, Ltd 1/27/2018 \$1,800.00 #206 1954 First Street Highland Park, IL 60035 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☐ Yes. Fill in the details.

Person Who Was Paid **Address** 

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

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Debtor 1 Arlitra Yvonne Jordan

18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No  Yes. Fill in the details.						
	Person Who Received Transfer Address  Person's relationship to you	Description and v		paym	ribe any property or ents received or debts n exchange	Date transfer was made	
19.	Within 10 years before you filed for bankrupto	cy, did you transfer an	y property to a	self-settle	ed trust or similar device	of which you are a	
10.	beneficiary? (These are often called asset-protection devices.)  No  Yes. Fill in the details.						
	Name of trust	Description and value of the property transferred				Date Transfer was made	
Par	t 8: List of Certain Financial Accounts, Instr	ruments, Safe Deposi	t Boxes, and Sto	orage Uni	ts	made	
20.							
		ast 4 digits of account number	Type of account instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?  No						
	Yes. Fill in the details.	Marie a la charla de la companya de		D	41	D	
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you stored property in a storage unit or	place other than your	home within 1	year befo	re you filed for bankrupto	cy?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?	
Par	t 9: Identify Property You Hold or Control fo	or Someone Else					
23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in for someone.					for, or hold in trust		
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value	
Par	t 10: Give Details About Environmental Inform	mation					
For	the purpose of Part 10, the following definition	ns apply:					

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Debtor 1 Arlitra Yvonne Jordan

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.						
Rep	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.						
24.	Has any governmental unit notified you th	hat you may be liable or potentially liable	e under or in violation of an environme	ental law?			
	No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit	of any release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or a	administrative proceeding under any env	ironmental law? Include settlements a	and orders.			
	■ No						
	Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	rt 11: Give Details About Your Business	,					
		•	ny of the following connections to any	huoinees?			
21.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?  A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	<ul><li>□ A member of a limited liability company (LLC) or limited liability partnership (LLP)</li><li>□ A partner in a partnership</li></ul>						
	<u> </u>						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and Business Name	fill in the details below for each business  Describe the nature of the business					
	Address		Employer Identification number Do not include Social Security in				
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed				
28.	Within 2 years before you filed for bankru institutions, creditors, or other parties.	uptcy, did you give a financial statement	to anyone about your business? Inclu	de all financial			
	■ No						
	☐ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued					
Dav	* 40. Sign Bolow						

Part 12: Sign Below

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Debtor 1 Arlitra Yvonne Jordan

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Arlitra Yvonne Jo	an
Arlitra Yvonne Jorda Signature of Debtor 1	Signature of Debtor 2
Date February 9, 2	8 Date
Did you attach addition	pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
☐ Yes	
Did you pay or agree to	ay someone who is not an attorney to help you fill out bankruptcy forms?
No	
☐ Yes. Name of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:		
Debtor 1 Arlitra Yvonne Jordan First Name Middle Nam	ne Last Name	
Debtor 2 (Spouse if, filing) First Name Middle Nam	ne Last Name	
3,		
United States Bankruptcy Court for the: NORTHERN I	DISTRICT OF ILLINOIS	
Case number (if known)		Chook if this is an
(ii kilowi)		Check if this is an amended filing
		Ç
Official Form 108		
-	dividuala Eilina Undar Chanta	» 7
Statement of Intention for Inc	inviduals Filling Under Chapte	<b>2</b> 12/15
If you are an individual filing under chapter 7, you mus	st fill out this form if:	
creditors have claims secured by your property, or		
■ you have leased personal property and the lease ha		
You must file this form with the court within 30 days a whichever is earlier, unless the court extends on the form	fter you file your bankruptcy petition or by the date se s the time for cause. You must also send copies to the	
If two married people are filing together in a joint case sign and date the form.	, both are equally responsible for supplying correct in	oformation. Both debtors must
Be as complete and accurate as possible. If more space write your name and case number (if known)		the top of any additional pages,
Part 1: List Your Creditors Who Have Secured Clair	ms	
		(Official Frame 400D). (III in the
<ol> <li>For any creditors that you listed in Part 1 of Schedu information below.</li> </ol>	ie D: Creditors who have Claims Secured by Property	(Official Form 106D), fill in the
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Capital One Auto Finance	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	<b>□</b> 110
Description of 2014 Nissan Pathfinder	Retain the property and enter into a	■ Yes
	Reaffirmation Agreement.	
property in possession of debtor	Retain the property and [explain]:	
property in possession of debtor securing debt:	☐ Retain the property and [explain]:	_
securing debt:		_
property -	ses	ed Leases (Official Form 106G), fill
securing debt:  Part 2: List Your Unexpired Personal Property Leas	ses sted in Schedule G: Executory Contracts and Unexpire . Unexpired leases are leases that are still in effect; th	e lease period has not yet ended.
Part 2: List Your Unexpired Personal Property Leas For any unexpired personal property lease that you lis in the information below. Do not list real estate leases.	ses sted in Schedule G: Executory Contracts and Unexpire . Unexpired leases are leases that are still in effect; th	e lease period has not yet ended.
Part 2: List Your Unexpired Personal Property Lease For any unexpired personal property lease that you lis in the information below. Do not list real estate leases. You may assume an unexpired personal property lease  Describe your unexpired personal property leases	ses sted in Schedule G: Executory Contracts and Unexpire . Unexpired leases are leases that are still in effect; th	e lease period has not yet ended. 2).  Will the lease be assumed?
Part 2: List Your Unexpired Personal Property Lease For any unexpired personal property lease that you lis in the information below. Do not list real estate leases. You may assume an unexpired personal property leases  Describe your unexpired personal property leases  Lessor's name: Description of leased	ses sted in Schedule G: Executory Contracts and Unexpire . Unexpired leases are leases that are still in effect; th	e lease period has not yet ended. 2).
Part 2: List Your Unexpired Personal Property Lease For any unexpired personal property lease that you lis in the information below. Do not list real estate leases. You may assume an unexpired personal property leases  Describe your unexpired personal property leases  Lessor's name:	ses sted in Schedule G: Executory Contracts and Unexpire . Unexpired leases are leases that are still in effect; th	e lease period has not yet ended. 2).  Will the lease be assumed?
Part 2: List Your Unexpired Personal Property Lease For any unexpired personal property lease that you lis in the information below. Do not list real estate leases. You may assume an unexpired personal property leases  Describe your unexpired personal property leases  Lessor's name: Description of leased	ses sted in Schedule G: Executory Contracts and Unexpire . Unexpired leases are leases that are still in effect; th	e lease period has not yet ended.  2).  Will the lease be assumed?   No
Part 2: List Your Unexpired Personal Property Leas For any unexpired personal property lease that you lis in the information below. Do not list real estate leases. You may assume an unexpired personal property lease  Describe your unexpired personal property leases  Lessor's name: Description of leased Property:  Lessor's name: Description of leased	ses sted in Schedule G: Executory Contracts and Unexpire . Unexpired leases are leases that are still in effect; th	e lease period has not yet ended. 2).  Will the lease be assumed?  No Yes  No
Part 2: List Your Unexpired Personal Property Leas For any unexpired personal property lease that you lis in the information below. Do not list real estate leases. You may assume an unexpired personal property leases  Describe your unexpired personal property leases  Lessor's name: Description of leased Property:  Lessor's name:	ses sted in Schedule G: Executory Contracts and Unexpire . Unexpired leases are leases that are still in effect; th	e lease period has not yet ended.  2).  Will the lease be assumed?  No  Yes

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Deb	otor 1	Arlitra Yvonne Jordan	Case number (if known)
	scription perty:	n of leased	☐ Yes
Des	sor's na scription perty:	ame: n of leased	□ No
Des	sor's na scription perty:	ame: n of leased	□ No □ Yes
Des	sor's na scription perty:	ame: n of leased	□ No □ Yes
Des Prop	perty:	n of leased	□ No
Und prop	er pen erty th	nat is subject to an unexpired lease.	d my intention about any property of my estate that secures a debt and any personal
X	Arlit	rlitra Yvonne Jordan ra Yvonne Jordan ature of Debtor 1	X Signature of Debtor 2
	Date	February 9, 2018	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-03643 Doc 1 Filed 02/09/18 Entered 02/09/18 15:18:33 Desc Main Document Page 47 of 55

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In	re Arlitra Yvonne Jordan		Case No.				
		Debtor(s)	Chapter	7			
	DISCLOSURE OF COM	PENSATION OF ATTORN	EY FOR DE	EBTOR(S)			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplar	e filing of the petition in bankruptcy, or	agreed to be paid	to me, for services rendered or to			
	For legal services, I have agreed to accept		\$	1,800.00			
	Prior to the filing of this statement I have recei	ved	\$	1,800.00			
			\$	0.00			
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
	_						
4.	■ I have not agreed to share the above-disclosed of	compensation with any other person unl	ess they are mem	bers and associates of my law firm.			
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.						
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of	f the bankruptcy c	ase, including:			
	<ul> <li>a. Analysis of the debtor's financial situation, and the preparation and filing of any petition, schedules concentration of the debtor at the meeting of concentration of the debtor at the meeting of concentration as needed.</li> <li>Negotiations with secured creditors reaffirmation agreements and applications of the provision o</li></ul>	, statement of affairs and plan which ma reditors and confirmation hearing, and a to reduce to market value; exemp cations as needed; preparation an	ny be required; nny adjourned hea ption planning;	rings thereof;			
6.	By agreement with the debtor(s), the above-disclose Representation of the debtors in any other adversary proceeding.			es, relief from stay actions or			
		CERTIFICATION					
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	of any agreement or arrangement for page	yment to me for r	epresentation of the debtor(s) in			
	February 9, 2018	/s/ Joseph Wrobel					
	Date	Joseph Wrobel 3078	3256				
		Signature of Attorney					
		Joseph Wrobel, Ltd. #206	•				
		1954 First Street					
		Highland Park, IL 60					
		312.781.0996 Fax: 3					
		josephwrobel@chic	agobankruptcy	v.com			
1		Name of law firm					



### Joseph Wrobel, Ltd. Attorneys at Law

111 West Washington Street, Suite 1110 Chicago, Illinois 60602 312.781.0996 312,962,4941 facsimile josephwrobel@chicagobankruptcy.com www.chicagobankruptcy.com

CHICAGO-LOOP . CHICAGO-ROSEMONT . BURR RIDGE. DEERFIELD . GURNEE NAPERVILLE . ORLAND PARK SCHAUMBURG . SKOKIE . ST. CHARLES . WESTCHESTER We are a debt relief agency. We proudly help people file for bankruptcy under the U.S. Bankruptcy Code. We have been serving Chicagoland for more than 40 years.

# ATTORNEY CLIENT AGREEMENT FOR LEGAL SERVICES - CHAPTER 7

Client's Name:

Alitra Jordan-Flowers

AGREEMENT TO RETAIN: I agree to hire Joseph Wrobel, Ltd. (hereinafter "Law Firm") to represent me for a Chapter 7 Bankruptcy proceeding. This Agreement covers Law Firm's services in this proceeding through and including a Discharge in my Chapter 7 Bankruptcy. Although Law Firm will use best efforts to obtain a favorable result, I understand that no guarantees are being made as to any specific outcome in my Chapter 7 Bankruptcy. I do understand that honest Debtors who have made a complete disclosure of their financials will rarely ever have a discharge denied by the Court.

CHAPTER 7 BANKRUPTCY LEGAL FEES AND SCOPE OF REPRESENTATION: I agree to pay a Legal Fee of ("Legal Fee") for our Chapter 7 Bankruptcy case plus the initial court filing fee of \$335.00. In the event that the initial court filing fee increases between the date of this Agreement and the date on which my case is filed, then I will pay the difference between \$335.00 and the increased filing fee amount.

This Agreement, as well as the Legal Fee stated, presumes that my financial situation does not change at all during the period of time between today and when my bankruptcy case is filed. I understand that if anything about my financial situation changes (including property ownership interests, income or expenses), the Legal Fee may change or I may no longer qualify for Chapter 7 Bankruptcy.

DESCRIPTION OF CHAPTER 7 BANKRUPTCY SERVICES TO BE PROVIDED: Legal Fee includes the following

1. Reviewing my credit report obtained by us or through Law Firm, if applicable;

Calculation and review of my "current monthly income" as defined under the Bankruptcy Code in order to determine 2 whether my income is above or below the Median Income;

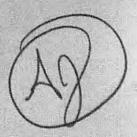
In the event that current monthly income is above the Median Income for a household of my size in the State of Illinois and the county in which I reside, complete Means Testing analysis;

4. Drafting of my Chapter 7 Petition, Schedules, Statement of Financial Affairs, Statement of Intention and Chapter 7 Statement of Current Monthly Income;

Providing to my bankruptcy trustee copies of: (a) pay advices for the past 60 days; (b) tax return or transcript for the most recent calendar year; (c) valuation of any automobiles or real estate owned in my name if required by the trustee; (d) any other documents required by the trustee in connection with my case.

Preparation and delivery of correspondence to significant creditors, and/or collection agencies hired by my creditors, to advise them of Law Firm's representation of pending Chapter 7, if needed;

Representation at the initial meeting of creditors (known as the section 341 meeting or meeting with the Chapter 7 Trustee); Providing me with one (1) copy of Chapter 7 Perition, Schedules, Statement of Financial Affairs, etc., Notice of Commencement of Chapter 7 Case, and Discharge of Debtor at the conclusion of my case.



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This Agreement does not cover representation in any reaffirmation hearing or negotiation of better terms in any reaffirmation agreement with any creditor(s) ("Reaffirmation Services"). This Agreement also does not cover any of the Additional Services noted below. In the event that Reaffirmation Services or Additional Services become necessary, additional fees will be charged. (See below)

CHAPTER 7 BANKRUPTCY PAYMENT OF LEGAL FEES: I understand that I will pay Legal Fee of \$1,800.00.

METHOD OF PAYMENT ACCEPTED: Legal Fees are payable by cash, online bank account email, money order, cashier's check or certified check. Payment must be made to law Firm. Payment can be in installments of my choice or paid all at one time.

NO REFUND OF FEES ONCE PAID: I understand that Legal Fees are considered to be earned as of the date of payment, and are non-refundable. I will not receive a refund of Legal Fees paid for any reason. Though Law Firm has agreed to charge a flat for my case, I understand that the normal billing rate of attorneys at Law Firm is \$300,00 per hour for office time and \$400,00 per hour for court time.

WHEN BANKRUPTCY CASE WILL BE FILED: My Bankruptcy petition will not be filed with the court unless and until I have paid my legal fee in full and signed my bankruptcy Petition, Schedules and Statement of Financial Affairs and I have provided Law Firm with a credit counseling certificate. My creditors may continue to take legal action against me until my bankruptcy papers are filed with the court.

MEDIAN INCOME AND MEANS TESTING: According to the information I provided to Law Firm during my Initial Consultation, I understand that this Agreement, as well as Legal Fees stated, presumes that my financial situation does not significantly change during the period of time between today and when my Bankruptcy petition is filed. I know that a significant change in my financial situation (including property ownership interests, income or expenses), may cause me to no longer qualify for Chapter 7 Bankruptcy. This may result in a change in Legal Fee. I will provide to Law Firm all my pay advices, for the six months immediately prior to the date on which our bankruptcy case is filed. If my income varies significantly and the Means Testing Analysis reveals that I am not eligible for file for Chapter 7 Bankruptcy, then I will have the option of (a) filing for Chapter 13 Bankruptcy and obtaining a credit of 100% of Legal Fee toward such Chapter 13; or (b) cancelling this Agreement and receiving no refund of Legal Fee.

ADDITIONAL FEES: I understand that additional legal fees may be charged by Law Firm. If a matter has an hourly rate, those rates are \$400.00 hourly for court time; \$300.00 for office time. Those fees include, but are not limited to, the following:

- 1. Amendment of schedules after petition has been filed to add new creditors (\$106.00)
- 2. Amendment of schedules after petition has been filed to change income or expenses, or to add property (Based upon hourly rate)
- 3. Attendance at second or adjourned meeting of creditors (\$150.00)
- 4. Responding to an inquiry made by the U.S. Trustee's Office in connection with a determination on whether to make a motion to dismiss my bankruptcy case or deny my discharge (based upon hourly rate)
- 5. Defending a motion made to dismiss or convert my Bankruptcy petition (Based upon hourly rate)
- 6. Re-opening my file after it has been closed. (Based upon hourly rate)
- 7. Contested discharge of past due IRS debts (\$1,000.00 retainer + hourly rate)
- 8. Audit by the Office of the U.S. Trustee (we have only had 3 of these in 6 years) \$500.00
- 9. If a creditor files an adversary complaint, fees are determined upon review of the complaint. Debtor has the right to hire any counsel of his/her choosing for representation.



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10. If I fail to provide to the Law Firm a "Certificate of Completion of Course in Personal Financial Management", from an approved credit counseling agency, I understand that our bankruptcy will be closed without a discharge. In order to obtain a discharge, Law Firm will need to prepare and file a Motion to Re-Open Bankruptcy in order to allow the filing of the Certificate, and appear in court on my behalf, so that a discharge can be entered. I further understand that I will incur attorney's fees and costs in the sum of \$560.00 to so do and that such motion will not be prepared and filed until said sum is paid in full.

AUTHORIZATION TO OBTAIN PERSONAL INFORMATION: I hereby authorize Law Firm to obtain information about my assets, prior addresses, lien, judgments, prior bankruptcy filings, motor vehicle registrations, voter registration, and other public and non-public information that will be used to verify and ensure the completeness of the information I provide to Law Firm. The information received by Law Firm may not be comprehensive or complete. It is being obtained for background information and to aid Law Firm for verification purposes only. As such, I understand that it remains my responsibility to disclose information and to aid Law Firm for verification purposes only. As such, I understand that it remains my responsibility to disclose my ownership and prior ownership of assets, property, real estate, personal items, bank accounts, stocks, bonds, pension and retirement accounts, financial accounts of any nature and other items regardless of value.

MY DUTY TO PROVIDE TRUTHFUL AND ACCURATE INFORMATION: I have been informed by Law Firm that a knowingly false statement in our bankruptcy petition or any schedule or statement filed therewith is a federal crime. I acknowledge that Law Firm will prepare my petition and supporting schedules and statements based upon information supplied by me, and I understand that Law Firm will rely upon said statements as being true, accurate, complete and correct. I also undertake to review all documents filed as part of my bankruptcy case, and that m signature on those documents will signify that I have read and understood them, and agree with the contents thereof.

UNDERSTANDING THE RISKS OF BANKRUPTCY. I understand that there are inherent risks in filing for Bankruptcy, including the fact that property may be liquidated (sold) by the Court to pay debts in some cases. I also understand that the current Bankruptcy laws are subject to different interpretations and that there are inherent risks in how the Judges and Courts will apply various provisions. Examples include how to calculate income, how and when to liquidate assets or property, what exemptions apply to protect my property, whether property may be sold to satisfy domestic support obligations, whether I qualify for a Chapter 7 or Chapter 13, whether and to what extent another states exemption law may apply to determine what property we can keep, how payments to creditors or a Chapter 13 Trustee are calculated and determined, how long a case will be pending, how my good faith will be judged in filling a case, and how and to what extent my finances will be subject to audit and examination in detail.

MY DUTY TO COOPERATE WITH LAW FIRM: I agree to provide all documentation required by Law Firm to effectively represent me, and to cooperate to the best of my ability. If I do not cooperate with Law Firm, I am aware that Law Firm retains the right to immediately withdraw from representation and to do no further work on my file.

February 1, 2018

THE ABOVE IS UNDERSTOOD AND AGREED TO

Client

Joseph Wrobel, Ltd.

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### ALL ABOUT YOUR VEHICLE AND OTHER SECURED PROPERTY

Your vehicle lender, as well as a variety of store-branded credit cards and jewelry and furniture stores, retains what is called a "security interest" in the vehicle or merchandise that is purchased using the store-branded credit card (or retail installment contract), things like appliances, home electronics, furniture, jewelry, fur coats, etc. You can think of a "security interest" as a lien that follows the items around until they are paid in full. If you file for bankruptcy and owe money on your vehicle or other merchandise purchased on a store-branded credit card or a retail installment contract, you will be presented with a number of choices. These choices are:

SURRENDER: You will be permitted to return the vehicle or other secured irem back to the lender through your bankruptcy case. If you choose to do this you will no longer be required to make any payments on the loan, and will not be held responsible for repayment after your bankruptcy case is completed. If you choose to surrender the property we will contact the creditor on your behalf and arrange for pick-up. This is performed at no cost to you.

REDEMPTION: You may decide to pay off the secured loan through the bankruptcy process and keep the property. This is called "redemption", and the amount that you will be required to pay is equal to the retail replacement value of the collateral. Replacement value is defined under 11 USC Section 506 as the price a retail merchant would charge for property of that kind considering its age and condition. If you choose to redeem the property, we will charge a fee of \$400 to file the necessary motion with the bankruptcy court and arrange for payment by you to the creditor directly.

**REAFFIRMATION:** You may decide to reaffirm. A reaffirmation agreement is a legally valid contract setting forth that you will pay all or a portion of the money owed, despite the bankruptcy filing. In return, the creditor promises that, as long as payments are made, the creditor will not repossess or take back the automobile or other merchandise. If you default on the agreement after your bankruptcy case is completed, you could lose the property and still be held responsible for the balance due on the loan. You have 60 days after an agreement is filed with the Court to change your mind by rescinding the agreement in writing and filing it with the court and the creditor. On most reaffirmation agreements, there is no negotiation; the reaffirmation agreement continues the same payments.

IF YOU ARE RETAINING YOUR HOME, YOUR MORTGAGE LENDER(S) WHETHER FIRST MORTGAGE, SECOND MORTGAGE, OR HOME EQUITY LOAN, WILL REQUEST A REAFFIRMATION AGREEMENT. OUR ADVISE TO YOUR WILL BE TO NOT TO SIGN THE AGREEMENT. YOU ONLY NEED TO CONTINUE TO MAKE PAYMENTS. SIGNING A REAFFIRMATION AGREEMENT REMOVES THE BANKRUPTCY PROTECTION. YOUR BANKRUTPCY PROTECTS YOU FROM PERSONAL LIABILITY SHOULD YOU EVER FALL BEHIND ON MORTGAGE PAYMENTS OR DECIDE YOU NO LONGER WANT THE PROPERTY. REMEMBER THAT BANKRUPTCY CANNOT MODIFY THE TERMS OF YOUR MORTGAGE.

VEHICLE LOANS REQUIRE REAFFIRMATIONS IN ORDER RETAIN THE VEHICLE. IT IS RARE THAT BETTER TERMS CAN BE NEGOTIATED FOR A VEHICLE LOAN.

THE ABOVE IS UNDERSTOOD AND AGREED TO:

Client

February 1, 2018

Client

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#### United States Bankruptcy Court Northern District of Illinois

		_ , ,			
In re	Arlitra Yvonne Jordan		Case No.		
		Debtor(s)	Chapter	7	
	VERIFICATION OF CREDITOR MATRIX				
		Number of C	reditors:	21	
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	rs is true and	correct to the best of my	
Date:	February 9, 2018	/s/ Arlitra Yvonne Jordan Arlitra Yvonne Jordan Signature of Debtor			

Associated Pathology Consultants Elmhurst SC PO Box 120153 Grand Rapids, MI 49528-0103

Capital One PO Box 30281 Salt Lake City, UT 84130-0281

Capital One Auto Finance BOX 259407 Plano, TX 75025

Comenity Bank/Carson's PO Box 182789 Columbus, OH 43218-2789

Comenity Bank/Victorias Secret PO Box 182789 Columbus, OH 43218-2789

Credit One Bank PO Box 98873 Las Vegas, NV 89193

Credit One c/o Midland Atlantic Credit & Finance POB 2001 Warren, MI 48090

DuPage Medical Group 15921 Collections Center Drive Chicago, IL 60693

DuPage Neonatology PO Box 487 Hinsdale, IL 60522

Elmhurst C/O OAC Collections 908 8th Ave. Baraboo, WI 53913 Elmhurst Hospital C/O Merchants Credit Guide 223 West Jackson Blvd. #700 Chicago, IL 60606

Elmhurst Hospital 27535 Network Place Chicago, IL 60673

Elmhurst Hospital 27535 Network Place Chicago, IL 60673

Elmhurst Radiologists 44000 Garfield Road Clinton Township, MI 48038

Navient PO Box 9635 Wilkes Barre, PA 18773

Pediatrix Medical Group PO Box 120153 Grand Rapids, MI 49528

Rogers & Hollands C/O Dimand Law Offices 125 E. Lake St Ste 206 Bloomingdale, IL 60108

T Mobile C/O Diversified Consultants Inc 10550 Deerwood Park Blvd. Jacksonville, FL 32256

Village of Bellwood c/o Municipal Collection Services POB 327 Palos Heights, IL 60463

Village of Bensenville c/o Municipal Collection Services P.O. Box 327 Palos Heights, IL 60463 Village of Villa Park P.O. Box 577 Bedford Park, IL 60499